

<b>Information to identify the case:</b>			
Debtor 1:	<u>Michael J. Oslacky</u>		Social Security number or ITIN: xxx-xx-5489
	First Name	Middle Name	Last Name
Debtor 2:	<u>Joyce L Oslacky</u>		Social Security number or ITIN: xxx-xx-6360
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter: 13 1/31/23
Case number:	23-20213-JAD		

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Michael J. Oslacky	Joyce L Oslacky
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	517 Highland Avenue N Oakdale, PA 15071	517 Highland Avenue N Oakdale, PA 15071
<b>4. Debtor's attorney</b> Name and address	Rodney D. Shepherd River Park Commons 2403 Sidney Street, Suite 208 Pittsburgh, PA 15203	Contact phone 412-471-9670 Email: rodsheph@cs.com
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteewdpa.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 2/8/23

**For more information, see page 2**



In re:  
Michael J. Oslacky  
Joyce L Oslacky  
Debtors

Case No. 23-20213-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 08, 2023

User: auto  
Form ID: 309iPGH

Page 1 of 3  
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Michael J. Oslacky, Joyce L Oslacky, 517 Highland Avenue N, Oakdale, PA 15071-1121
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15567390	+ Frist Savings Credit Card, 500 E. 60th Street N, Sioux Falls, SD 57104-0478
15567405	TD Bank/Target Credit, 70000 Target Parkway N, Mail Stop NCD-0450, Brooklyn Park, MN 55445
15567406	The Sleep Wellness Center, 993 Brodhead Road, Suite 200, Moon Twp., PA 15108-2305

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: rodsheph@cs.com	Feb 08 2023 23:40:00	Rodney D. Shepherd, River Park Commons, 2403 Sidney Street, Suite 208, Pittsburgh, PA 15203
tr	+ Email/Text: bnc@chapter13trusteedpa.com	Feb 08 2023 23:40:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Feb 09 2023 04:44:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2023 23:40:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 09 2023 04:44:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 08 2023 23:40:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustregion03.pi.ecf@usdoj.gov	Feb 08 2023 23:40:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: AISACG.COM	Feb 09 2023 04:44:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: RECOVERYCORP.COM	Feb 09 2023 04:44:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15567378	+ EDI: GMACFS.COM	Feb 09 2023 04:44:00	Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
15567379	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Feb 08 2023 23:40:00	Apple Card-GS Bank, Lockbox 6112, P.O. Box 7247, Goldman Sachs Bank, Philadelphia, PA 19170-0001

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15567380	+ Email/Text: bk@avant.com	Feb 08 2023 23:40:00	Avant/Webbank, 222 N. LaSalle Street, Suite 1600, Chicago, IL 60601-1112
15567381	+ Email/PDF: MarletteBKNotifications@resurgent.com	Feb 08 2023 23:53:10	Best Egg, 1523 Concord Pike, Suite 201, Wilmington, DE 19803-3656
15567382	+ EDI: CAPITALONE.COM	Feb 09 2023 04:44:00	Capital One, P.O. Box 31293, Salt Lake City, UT 84131-0293
15567383	+ EDI: CAPONEAUTO.COM	Feb 09 2023 04:44:00	Capital One Auto Finance, P.O. Box 259407, Plano, TX 75025-9407
15567384	+ EDI: WFNNB.COM	Feb 09 2023 04:44:00	Comenity Bank/Comenity Card, 3075 Loyalty Circle, P.O. Box 182789, Columbus, OH 43218-2789
15567385	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 08 2023 23:53:07	Credit One Bank, 6801 S. Cimarron Road, Las Vegas, NV 89113-2273
15569229	EDI: DISCOVER.COM	Feb 09 2023 04:44:00	Discover Bank, P.O. Box 15316, Wilmington, DE 19850
15567388	Email/Text: collecadminbankruptcy@fnni.com	Feb 08 2023 23:40:00	FNB Omaha, P.O. Box 3412, Omaha, NE 68197
15569228	Email/Text: BNSFS@capitalsvcs.com	Feb 08 2023 23:40:00	First Savings Credit Card, 500 E. 60th Street, Sioux Falls, SD 57104
15567387	Email/Text: BNBLAZE@capitalsvcs.com	Feb 08 2023 23:40:00	First Savings Bank-Blaze Credit Card, P.O. Box 5065, Sioux Falls, SD 57117
15567386	+ EDI: PHINGENESIS	Feb 09 2023 04:44:00	Feb Destiny, P.O. Box 4499, Beaverton, OR 97076-4499
15567389	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Feb 08 2023 23:40:00	Fortiva MC/TBOM, 5 Concourse Parkway, Suite 400, Atlanta, GA 30328-9114
15567391	+ EDI: CCUSA.COM	Feb 09 2023 04:44:00	Heritage Valley Sewickley, c/o Credit Collections Co., 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
15567392	EDI: JPMORGANCHASE	Feb 09 2023 04:44:00	JPMCB-Card Services, 301 N. Walnut Street, Floor 09, Wilmington, DE 19801
15567393	+ Email/Text: accountservicing@trueaccord.com	Feb 08 2023 23:40:00	Klarna, c/o True Accord, 16011 College Blvd., Suite 130, Lenexa, KS 66219-9877
15567394	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 08 2023 23:40:00	Kohl's/Capital One, P.O. Box 3115, Milwaukee, WI 53201-3115
15567395	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 08 2023 23:53:12	LVNV Funding, 55 Beattie Place, Greenville, SC 29601-5115
15567397	Email/Text: ml-ebn@missionlane.com	Feb 08 2023 23:40:00	Mission Lane Tab Bank, 101 2nd Street, Suite 350, San Francisco, CA 94105
15567396	^ MEBN	Feb 08 2023 23:38:08	Mariner Finance, 5802 E. Virginia Beach Blvd., Suite 121, Norfolk, VA 23502-2483
15567398	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 08 2023 23:53:10	Ollio/Ally, 1511 Friendship Road, Jefferson City, MO 65101-8703
15567399	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 08 2023 23:40:00	Rocket Mortgage, 1050 Woodward Avenue, Detroit, MI 48226-3573
15567700	+ EDI: RMSC.COM	Feb 09 2023 04:44:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15567401	+ EDI: RMSC.COM	Feb 09 2023 04:44:00	Synchrony Bank/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036
15567402	+ EDI: RMSC.COM	Feb 09 2023 04:44:00	Synchrony Bank/Lowes, 4125 Windward Plaza, Alpharetta, GA 30005-8738
15567403	+ EDI: RMSC.COM		

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		Feb 09 2023 04:44:00	Synchrony Bank/Sam's Club, 4125 Windward Plaza, Alpharetta, GA 30005-8738
15567404	+ Email/Text: Atlanticus@ebn.phinsolutions.com		
		Feb 08 2023 23:40:00	TBOM/Aspire, 5 Concourse Parkway, Atlanta, GA 30328-5350
15567407	Email/Text: bknotice@upgrade.com		
		Feb 08 2023 23:40:00	Upgrade, 275 Battery Street, 22nd Floor, San Francisco, CA 94111
15567408	Email/Text: bankruptcies@uplift.com		
		Feb 08 2023 23:40:00	Uplift, 440 N. Wolfe Road, Sunnyvale, CA 94085
15567409	+ EDI: LCIUPSTART		
		Feb 09 2023 04:44:00	Upstart, 2950 South Delaware Street, San Mateo, CA 94403-2580
15569158	^ MEBN		
		Feb 08 2023 23:38:23	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931

TOTAL: 41

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC
15567400		St. Clair Hospital

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC bnicholas@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Rodney D. Shepherd	on behalf of Debtor Michael J. Oslackey rodsheph@cs.com
Rodney D. Shepherd	on behalf of Joint Debtor Joyce L Oslackey rodsheph@cs.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5